



ACCESSTN BENEFITS, PRICING, PREMIUM ASSISTANCE DETAILS DETERMINED Board of Directors Overseeing New High-Risk Pool Make Key Program Decisions

AccessTN, the high-risk pool created under Governor Phil Bredesen's Cover Tennessee initiative, is taking shape under the direction of the board of directors that oversees the program.

The legislatively-defined board, comprised of representatives of key stakeholder groups, has determined several key components of program design, including benefits, premiums and the basic design of the premium assistance program.

There will be three ways to demonstrate medical eligibility.

- A doctor's statement that applicant has one of 54 medical conditions pre-approved for presumptive eligibility
- Denial by two unaffiliated insurance carriers for individual coverage due to a health-related condition
- Qualification through an AccessTN contracted underwriting process

Uninsurables age 19 and under should apply for coverage under CoverKids. Those age 65 and older will only be able to apply for AccessTN if they do not qualify for Medicare.

Three health plan options will be offered to help accommodate varying incomes of participants. The benefits under each plan vary slightly, as do deductible and premium amounts.

Deductibles range from \$1,000 for Plan 1000 to \$5,000 for Plan 5000. Plan 2500, with a \$2500 deductible, includes an option to couple the plan with a health savings account. Premiums vary between plans.

A detailed chart of covered services is available on the Cover Tennessee web site at this link:
http://www.covertn.gov/accesstn_benefitgrid.pdf

Because AccessTN is for chronically ill adults, whose medical costs are higher, the premiums for AccessTN will range between 1.5 and two times the standard market rates. As a result, premiums for AccessTN will be higher than standard market

ELIGIBILITY

- No income limit, no asset test
- US citizen
- Tennessee resident (6 months)
- Age 19 and over
- Uninsurable by medical condition or insurance determination
- Without health coverage for 6 months
- No access to insurance at time of application
- Exhausted continuation coverage (including COBRA)

SPECIAL FOR TENNCARE DISENROLLEES

- Of the estimated 6,000 positions available in AccessTN, 75% will be reserved for those disenrolled from TennCare as a result of reform.
- These "reserved positions" will only be available for up to 60 days after the AccessTN program opens, or when all the positions have been filled, whichever comes first.
- For a 60 day period, individuals disenrolled from TennCare as part of the 2005 eligibility reforms with a HIPAA policy will NOT have to meet the requirement that they go six months without health insurance before being eligible for AccessTN coverage. Rates for these plans will be slightly higher.

BENEFITS

- Comprehensive health coverage
- Benefits modeled on state employee health plan
- Guaranteed issue; No one will be denied coverage because they have a pre-existing medical condition

rates, but lower than HIPAA insurance.

Premiums will vary depending on the plan selected and the age, tobacco use and weight status of a participant.

The General Assembly has appropriated \$13 million in funds for premium assistance to make monthly premiums more affordable for low income participants. Preliminarily, the board has made some determinations about how the premium assistance program will be structured with more deliberation to follow.

Among these early decisions, the Board has determined that premium assistance:

- Will be available for applicants up to 250% of federal poverty level, up to an annual household income of \$60,000.
- Is limited to available funding; not all of those meeting eligibility criteria will necessarily qualify.
- Will range from 30% of premium to 75% of premium based on household income
- Will only be available for Plan 1000, which has the lowest deductible and highest premiums.

To create incentives toward healthier behavior and to maximize funds available to help lower-income participants, the Board has decided that premium assistance funds will be allocated based on the amount of a non-smoking, participant at target weight or below.

For purposes of defining target weight, AccessTN has set a threshold of Body Mass Index of 30. Plan participants who change weight or tobacco status during plan participation will have an opportunity to reduce their monthly premium rate accordingly.

Plan 1000*: \$1000 deductible				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
>30	\$387	\$445	\$430	\$494
30-39	\$450	\$517	\$500	\$574
40-49	\$546	\$628	\$ 607	\$698
50-59	\$649	\$747	\$722	\$830
60-64	\$766	\$881	\$851	\$979
65+	\$904	\$1,040	\$1,005	\$1,156

Plan 2500*: \$2500 deductible (HSA Eligible)				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
>30	\$318	\$366	\$353	\$406
30-39	\$369	\$425	\$410	\$472
40-49	\$449	\$516	\$498	\$573
50-59	\$534	\$614	\$593	\$682
60-64	\$630	\$724	\$699	\$804
65+	\$743	\$855	\$826	\$950

Plan 5000*: \$5000 deductible				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
>30	\$273	\$313	\$303	\$348
30-39	\$317	\$364	\$352	\$404
40-49	\$384	\$442	\$427	\$491
50-59	\$457	\$526	\$508	\$584
60-64	\$539	\$620	\$599	\$689
65+	\$637	\$732	\$708	\$814

* Rates will be slightly higher for TennCare disenrollees applying to transfer into AccessTN from a HIPAA plan.

ACCESSTN: Defining Target Weight at BMI of 30					
Height				Target Weight	
4	feet	10	inches	142	
4	feet	11	inches	147	
5	feet	even	inches	152	
5	feet	1	inches	157	
5	feet	2	inches	163	
5	feet	3	inches	168	
5	feet	4	inches	173	
5	feet	5	inches	179	
5	feet	6	inches	185	
5	feet	7	inches	190	
5	feet	8	inches	196	
5	feet	9	inches	202	
5	feet	10	inches	208	
5	feet	11	inches	214	
6	feet	even	inches	220	
6	feet	1	inches	226	
6	feet	2	inches	232	
6	feet	3	inches	239	
6	feet	4	inches	245	
6	feet	5	inches	252	

AccessTN Income Guidelines for Premium Assistance				
Persons in Household	Federal Poverty Level (FPL)	150% FPL	200% FPL	250% FPL
1	\$9,800	\$14,700	\$19,600	\$24,500
2	\$13,200	\$19,800	\$26,400	\$33,000
3	\$16,600	\$24,900	\$33,200	\$41,500
4	\$20,000	\$30,000	\$40,000	\$50,000
5	\$23,400	\$35,100	\$46,800	\$58,500
6	\$26,800	\$40,200	\$53,600	Up to \$60,000
7	\$30,200	\$45,300	Up to \$60,000	Unavailable
8	\$33,600	\$50,400	Unavailable	Unavailable
Premium Assistance	75% Non-Tobacco, at Target Weight or Below	70% Non-Tobacco, at Target Weight or Below	50% Non-Tobacco, at Target Weight or Below	30% Non-Tobacco, at Target Weight or Below
Applicant would pay	25% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	30% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	50% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	70% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution

Presumptive Medical Conditions to establish Medical Eligibility					
Doctor's statement and diagnosis required [Subject to change by AccessTN Board]					
	Body System	Medical Condition w/in 3 yrs. except as specified		Body System	Medical Condition w/in 3 yrs. except as specified
1	Major	AIDS / HIV+	26	Nervous System	Alzheimer's
2	Major	Transplants, completed or recommended, excluding kidney donor or cornea transplant	27	Nervous System	Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
			28	Nervous System	Brain injury, traumatic
3	Cancers	Cancers, excluding Skin Cancers except melanoma	29	Nervous System	Cerebral Palsy, Moderate to Severe
4	Cancers	Hodgkin's Disease	30	Nervous System	Friedrich's Ataxia
5	Cancers	Leukemia	31	Nervous System	Guillain-Barre Syndrome, Presenting
6	Circulatory	Aplastic Anemia, chronic	32	Nervous System	Huntington's Chorea
7	Circulatory	Cerebral Embolism, Pulmonary Embolism	33	Nervous System	Myasthenia Gravis
8	Circulatory	Cerebral Vascular Accident (CVA) [Stroke] other than Transient Ischemic Attack	34	Nervous System	Sturge-Weber syndrome
			35	Nervous System	Tabes Dorsalis (Locomotor Ataxia)
9	Circulatory	Congestive Heart Failure, including Cardiomyopathy	36	Nervous System	Hydrocephalus
10	Circulatory	Heart Attack within 5 yrs.	37	Nervous System	Lead Poisoning (Cerebral)
11	Circulatory	Heart Bypass Surgery within 5 years	38	Nervous System	Multiple Sclerosis, Post-lateral Sclerosis
12	Circulatory	Hepatitis B, C D, or G acute or chronic moderate or severe w/ Rx	39	Nervous System	Muscular Dystrophy
			40	Nervous System	Parkinson's Disease
13	Circulatory	Sickle Cell Anemia	41	Nervous System	Syringomyelia
14	Circulatory	Thalassemia, with present symptoms	42	Nervous System	Topectomy & Lobotomy
15	Circulatory	Arteritis, necrotizing	43	Nervous System	Tumors, Brain or Pituitary
16	Circulatory	Hemophilia	44	Other	Autistic Disorders
17	Digestive	Crohn's Disease- surgery required or current symptoms	45	Other	Cystic Fibrosis
18	Digestive	Ulcerative Colitis, present	46	Other	Systemic Lupus Erythematosus (Lupus Erythematosus)
19	Digestive	Cirrhosis of the Liver	47	Other	Wilson's Disease
20	Digestive	Pancreatis, Chronic	48	Psychiatric	Psychotic Disorders, including Schizophrenia & Delusional Disorders
21	Endocrine	Diabetes- Type I uncontrolled, or Type II uncontrolled, or with complications (eyes, kidneys, feet, etc.)	49	Respiratory	Pulmonary Emphysema, moderate to severe
22	Musculo Skeletal	Arthritis, Rheumatoid	50	Respiratory	Pulmonary Fibrosis
23	Musculo Skeletal	Cleft Palate, requiring surgery, excluding microform cleft	51	Respiratory	Silicosis (Black Lung)
			52	Urinary	Kidney, Polycystic
24	Musculo Skeletal	Still's Disease	53	Urinary	Kidney, Chronic Renal Failure, including Kidney Dialysis
25	Musculo Skeletal	Legge-Perthes Disease	54	Urinary	Hypertensive Renal Disease